

September 7, 2012
PUBLIC NOTICE # 2012-36

PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
September 7, 2012

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6674	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6675	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6676	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6755	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6756	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6729	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-6738	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GLATFELTER PUBLIC PRACTICE INSURANCE	0
12-6739	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	VFIS EMERGENCY SERVICE ORGANIZATION	0
12-6748	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	HOSPICE, HOME HEALTH CARE, AND RELATED ORG.	
12-6632	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - SPA & TATOO	
12-6677	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6651	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	
12-6646	3569	CATERPILLAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CONTRACUTAL LIABILITY	-4.57
12-6716	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-6757	0212	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	BASIC	6.99
12-6703	0323	CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	PREFERRED RENTAL PROPERTIES	6.54
12-6749	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	MANAGEMENT & PROFESSIONAL LIABILITY	0
12-6654	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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12-6635	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-6640	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
12-6641	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-6642	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-6711	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-6633	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS MGMT. LIAB.	
12-6664	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
12-6733	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION	
12-6734	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION	
12-6655	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6673	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESS PACKAGE POLICY	0
12-6647	0749	GENERAL SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EQUINE MORTALITY INS.	0
12-6701	0000	GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS LIABILITY	0
12-6648	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
12-6718	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-6723	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - SAFEPAK	
12-6720	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-6724	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - SAFEPAK	

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12-6721	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-6725	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP - SAFEPAK	
12-6735	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PHYSICIANS & SURGEONS ANCILLARY	0
12-6671	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS AVENUES TECHNOLOGY	
12-6692	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR.7F-TECHNOLOGY	0
12-6707	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	-0.3
12-6722	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7F-TECHNOLOGY PROFESSIONAL	0
12-6643	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6712	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK PURCHASING GROUP	
12-6736	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HEAVY CONSTRUCTION	
12-6678	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6679	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6750	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
12-6667	0000	JEWELERS MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	JEWELRY	
12-6656	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6658	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6666	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	LIBERTY MUTUAL RM SELECT POLICY	
12-6657	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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12-6659	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6696	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.6
12-6685	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - ACCOUNTANTS	0
12-6694	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	VAR.7F-TECHNOLOGY	0
12-6708	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	-0.3
12-6731	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - NOTARY PUBLIC E&O	
12-6730	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-6665	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
12-6672	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
12-6709	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6681	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6698	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.6
12-6699	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.6
12-6702	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	LIVESTOCK ANIMAL MORTALITY	0
12-6715	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CANINE MORTALITY	0
12-6682	3703	PRESERVER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6746	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
12-6751	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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12-6713	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6719	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ENTERTAINMENT PROGRAM-RENTAL PROPERTY	
12-6527	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS-CAR WASH	0
12-6688	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	SUREPRODUCTS	0
12-6714	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HORTICULTURAL INSURANCE	0
12-6717	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	HORTICULTURAL INSURANCE	0
12-6693		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
12-6695		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
12-6697		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
12-6700		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
12-6689	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
12-6690	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
12-6683	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6691	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
12-6704	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
12-6644	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-6649	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6705	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	

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12-6740	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATE PLAN	
12-6645	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-6650	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6706	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
12-6742	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATE PLAN	
12-6684	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
12-6710	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6660	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6661	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6680	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6732	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
12-6686	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS SELECT INS. POLICY	
102 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

September 7, 2012

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	12-6387	8/24/2012	Greenwich Insurance Company	Commercial Other Liability	Rate	Employers Liability	0.00%
Correct	12-6387	8/24/2012	Greenwich Insurance Company	Commercial Other Liability	Rule Change	Employment Practices Liability Insurance (EPLI)	

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